

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

IN RE:  
CESARIO & GLORIA A MONTALVO

Debtors

CASE NO: 11-70757-M-13  
SSN: XXX-XX-7782  
SSN: XXX-XX-1802  
FILING DATE: Wed, Nov 16, 2011

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**NOTICE OF CONFIRMATION HEARING  
SUMMARY OF CHAPTER 13 PLAN  
NOTICE AND MOTION FOR VALUATION OF SECURITY, SETTING OF INTEREST AND  
LIEN AVOIDANCE**

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A hearing on Confirmation of the Chapter 13 Plan of the Debtors will be held on February 16, 2012 at 9:00 am at:

US Federal Courthouse, 1701 W. Business Highway 83, Bentsen Tower, 8th floor, McAllen, TX 78501

If the Court confirms the plan, its terms and conditions will legally bind all parties. If you object to confirmation, you must file a written objection with the Bankruptcy Clerk at least seven (7) days before the confirmation hearing, serve a copy of your objection on the Trustee and the attorney for the Debtors and appear at the confirmation hearing to present your objection to the Court.

**Motion is hereby made and notice is hereby given that valuation of collateral will be fixed, the interest rate will be set, and liens may be avoided for purposes of §506 and §1325(a) of the U.S. Bankruptcy Code unless an objection to valuation, interest rate or lien avoidance is filed and the party making such objection appears at the confirmation hearing and presents same to the Court.**

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A detailed copy of the plan may be obtained from the clerk of the Court. The following is a summary of the proposed treatment of claims in the plan.

Claim No.	Classification	Code	Creditor Name	Scheduled Amount	Int Rate	Scheduled Value*	Claim Amount
0	DEBTOR REFUND		CESARIO MONTALVO	0.00	0.00	0.00	0.00
1	ATTORNEY FEES		ANTONIO VILLEDA	0.00	0.00	0.00	0.00
2	POSTCONF ATTY FEE		ANTONIO VILLEDA	0.00	0.00	0.00	0.00
3	NOTICE ONLY CREDI		JONES GALLIGAN KEY & LOZ	0.00	0.00	0.00	0.00

CODES

O = PAID OUTSIDE

S = PROPERTY SURRENDERED

\* COLLATERAL VALUE IF DEBTOR PROPOSES TO PAY  
LESS THAN SCHEDULED AMOUNT AS SECURED.

Assuming all payments are timely made by the Debtors, the estimated dividend to unsecured creditors will be 0.00% of the amount of the filed and allowed claims.

DATED: Mon, Dec 5, 2011

/s/ CINDY BOUDLOCHE

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CINDY BOUDLOCHE  
CHAPTER 13 TRUSTEE  
555 N. Carancahua Ste 600  
Corpus Christi, TX 78401-0823  
(361) 883-5786

**CERTIFICATE OF SERVICE**

I Certify that on or about Mon, Dec 5, 2011, a copy of the foregoing Notice of Confirmation Hearing was delivered to BNC to be served electronically or by United States Mail to the Debtors, Debtors' Counsel and all parties listed on the Court's mailing matrix.

/s/ CINDY BOUDLOCHE

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CINDY BOUDLOCHE, TRUSTEE